

Member Service	Service Charge
ACH Manual Post	\$2
Account Closing (within 90 days)	\$5
Account History Print (Statement Copy)	\$1 per page
Account Research/Reconcile	\$25/Hour (one hour minimum)
Account Reopen (within 90 days)	\$10
ATM Transactions (Advia CU & CO-OP Network)	Free
ATM Transactions (non Advia CU/non CO-OP Network)	\$1.50
*Business Checking - Interest Bearing	\$8 per month plus \$0.25/transaction (following 200 free/month)
*Business Checking - Non Interest Bearing	\$0.25/transaction (following 100 free/month)
*Business Checking - Non Profit	\$0.25/transaction (following 300 free/month)
Business RDC (Remote Deposit Complete)	
Monthly access	\$35
Per Transaction	Free
Scanner Purchase	Varies - Contact us for current pricing and options
Card Replacement	\$5
Card Rush Order	\$25
*Cashier's Check	\$3
Check Copy	\$3; \$5 Cashier's Check Copy
Check Images on Statements	\$3 for Consumer Account enrolled prior to 8/10/2018
*Check Orders (Harland Clarke)	Varies by Style
Commercial Analysis Checking	\$10 per month plus \$0.20 per transaction and \$0.07 per deposited item
Copying/Faxing	\$3 for first page; \$0.25 per following page
Courtesy Pay Coverage on Overdraft	\$34.50
Currency Conversion & Issuer Cross-Border	Cross-border debit, and transactions converted to US dollars - current rate as imposed by MasterCard/Visa
Escheatment Processing	\$50 (N/A in Wisconsin)
Foreign Check Processing	\$4
Garnishment/Tax Levy/Subpoena - Legal Processing	\$75
Holiday Club Withdrawal	\$3

Member Service	Service Charge
Inactive Account	\$5 per month (age 18+ with < \$500 aggregate relationship and no activity for 12 months)
Loan Payment (by e-check or credit card)	By Phone \$15, Web Pay \$10
Loan Skip Pay (restrictions apply)	\$25 where regionally offered
IRA Transfer	\$25 (to external Financial Institution)
*Medallion Signature Program	\$25
Money Market Checking	\$10 per month if bal < \$2500
*Money Orders	\$3
Night Drop Bag & Keys	\$22
**Notary Service	Free; \$5 for non-members
Overdraft Transfers	\$7 from Savings; \$7 from LOC
*Paper Statement (Mailed)	\$2.50 (waived for those age 60+; under age 25)
Return Deposit Item (3rd party endorsed)	\$10
Returned Item (Debit, Draft, EFT)	\$34.50
Returned Mail/Bad Address (per month)	\$5
Safe Deposit Box Annual Rental	Ranges based on size
Safe Deposit Box 30 Day Late Payment	\$10
Safe Deposit Box Replacement Key	\$10
Safe Deposit Box Drilling	Actual cost
Stop Payment Order - Item Returned/Cancellation	\$32
*Telephone Transfer (by CU Staff)	\$3
Temporary Checks	\$3/page
US Postage Stamps	Current Rate
Utility Payment (where available)	Free
Western Union (where available)	Varies
Wire Transfer	Incoming - \$5; Domestic Outgoing - \$25; Foreign Outgoing - \$50
Zipper Bag	\$3
Non-member Check Cashing	\$5

Current Annual Rental Pricing

Safe Deposit Box Rental – Annual Charge	
Box Size Ranges	Rental Charge
2.5x4.75	\$15.00
3x5	\$30.00
3x10	\$45.00
4.5x4.75 to 5x5	\$40.00
5x10	\$60.00
10x10 to 10x12	\$100.00
16x10	\$110.00
22x10	\$115.00
44x10	\$165.00

Please note that sizes indicated may vary in availability based on location. Additionally, Safe Deposit Boxes are available only at select Advia branch locations.

Branch Locations Featuring Safe Deposit Boxes

Eastern Michigan region:

Port Huron, MI – 500 10th Street
 Fort Gratiot, MI – 3002 N River Road
 New Baltimore, MI – 35600 Main Street

Wisconsin & Illinois region:

Beloit, WI – 1982 Cranston Road
 Williams Bay, WI – 111 Elkhorn Road
 Rockton, IL – 769 N Blackhawk Blvd.
 Elkhorn, WI – 837 North Wisconsin
 Salem Lake, WI – 29430 Silver Lake Road